

**Information to identify the case:**

Debtor 1	<b>Jaime L Miller</b>	Social Security number or ITIN	<b>xxx-xx-5355</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>21-22256-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jaime L Miller  
fka Jaime L Shepler

1/12/22

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jaime L Miller  
Debtor

Case No. 21-22256-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jan 12, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2022:

Recip ID	Recipient Name and Address
db	+ Jaime L Miller, 12740 Lincoln Way, North Huntingdon, PA 15642-2236
tr	+ Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270
15423686	+ Bank of New York Mellon, 1661 Worthington Road #100, West Palm Beach, FL 33409-6493
15423691	++ COLLECTION SERVICE CENTER INC BUTLER PA, PO BOX 1623, BUTLER PA 16003-1623 address filed with court:, Collection Service Center, 106 N. McKean St., Butler, PA 16001
15423688	Children's Express Care, 11279 Perry Hwy, Suite 450, Wexford, PA 15090-9303
15423690	Collection Service Center, PO Box 560, New Kensington, PA 15068-0560
15423692	+ Firestorm Disaster Services, LLC, PO Box 163, Arona, PA 15617-0163
15423693	Freedom Mortgage, PO Box 619063, Dallas, TX 75261-9063
15423695	+ Jeffrey Shepler, 914 Meadow Ave., Charleroi, PA 15022-1820
15423696	+ KML Law Group, P.C., Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15423697	+ KML Law Group, P.C., Suite 5000, BNY Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15423699	Medexpress Billing, PO Box 14000, Belfast, ME 04915-4033
15423698	Medexpress Billing, PO Box 636536, Cincinnati, OH 45263-6536
15423700	Monongahela Medical Supply Company, PO Box 71248, Charlotte, NC 28272-1248
15423701	Monongahela Valley Hospital, PO Box 715064, Cincinnati, OH 45271-5064
15423703	+ Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15423702	+ Mr. Cooper, 8950 Cypress Waters Blvd., Dallas, TX 75019-4620
15423705	Mr. Cooper, PO Box 60516, City of Industry, CA 91716-0516
15423704	+ Mr. Cooper, PO Box 619097, Dallas, TX 75261-9097
15423707	+ Nationstar Mortgage, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15423706	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
15423708	Nationstar Mortgage, PO Box 199111, Dallas, TX 75219-9111
15423709	+ Pathology Associates Corporation, 155 Wilson Ave, Washington, PA 15301-3336
15423710	+ Pathology Associates Of Washington Pa, 155 Wilson Ave., Washington, PA 15301-3336
15423712	Quest Diagnostics, PO Box 71313, Philadelphia, PA 19176-1313
15423713	Quest Diagnostics, PO Box 740717, Cincinnati, OH 45274-0717
15423711	Quest Diagnostics, PO Box 64378, Baltimore, MD 21264-4378
15423714	Transworld System Inc., PO Box 13574, Philadelphia, PA 19101
15423715	+ Transworld Systems Inc., 5 Penn Center West, Suite 100, Pittsburgh, PA 15276-0126
15423717	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
15423718	UPMC Physician Services, PO Box 371980, Pittsburgh, PA 15250-7980
15423719	+ Welcome Home Finance LP, 1341 Old Freedom Rd Suite 202, Cranberry Twp, PA 16066-5010

TOTAL: 32

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 13 2022 04:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV		

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		Jan 13 2022 04:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 13 2022 00:01:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15423694	EDI: HNDA.COM	Jan 13 2022 04:53:00	Honda Financial Services, PO Box 166469, Irving, TX 75016-6469
15423687	EDI: CAPITALONE.COM	Jan 13 2022 04:53:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15423689	+ Email/Text: bankruptcy@firstenergycorp.com	Jan 13 2022 00:01:00	Collection Service Center, 839 Fifth Ave, New Kensington, PA 15068-6303
15423716	+ Email/Text: bankruptcydepartment@tsico.com	Jan 13 2022 00:01:00	Transworld Systems Inc., PO Box 15273, Wilmington, DE 19850-5273
TOTAL: 8			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon f/k/a The Bank of New
aty	*+	Lisa M. Swope, Chapter 7 Trustee, Neugebauer & Swope, P.C., 219 South Center Street, P. O. Box 270, Ebensburg, PA 15931-0270

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2004-D bnicholas@kmlawgroup.com
David J. Romito	on behalf of Debtor Jaime L Miller romitoesq@verizon.net romitoesq@comcast.net
Lisa M. Swope, Chapter 7 Trustee	on behalf of Trustee Lisa M. Swope Chapter 7 Trustee lms@nsslawfirm.com, PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com
Lisa M. Swope, Chapter 7 Trustee	lms@nsslawfirm.com PA73@ecfbis.com,kpetak@spencecuster.com,skosis@spencecuster.com,alm@nsslawfirm.com

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Maria Miksich

on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2004-D mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6